

SERFF Tracking Number: GEFA-126227275 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 42966
Company Tracking Number: P5433 07/09
TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium
Product Name: ClearCourse
Project Name/Number: ClearCourse/P5433 07/09

Filing at a Glance

Company: Genworth Life and Annuity Insurance Company

Product Name: ClearCourse

SERFF Tr Num: GEFA-126227275 State: Arkansas

TOI: A03G Group Annuities - Deferred Variable SERFF Status: Closed-Approved-
Closed State Tr Num: 42966

Sub-TOI: A03G.002 Flexible Premium

Co Tr Num: P5433 07/09

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Brenda Bond, Ronald
Jackson

Disposition Date: 07/22/2009

Date Submitted: 07/14/2009

Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: ClearCourse

Project Number: P5433 07/09

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/22/2009

Deemer Date:

Submitted By: Brenda Bond

Filing Description:

Genworth Life and Annuity Insurance Company

NAIC Group 350, Company 65536

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Employer

Explanation for Other Group Market Type:

State Status Changed: 07/22/2009

Created By: Brenda Bond

Corresponding Filing Tracking Number:

P5433 07/09, Contract Suspension and Termination Endorsement

We are submitting the referenced form for review and approval. This is a new form and will not replace any existing form. This endorsement will be attached to previously approved Group Flexible Premium Variable Deferred Annuity Contract MP7164 2/06, approved on XXXXXXXX.

SERFF Tracking Number: GEFA-126227275 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 42966
Company Tracking Number: P5433 07/09
TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium
Product Name: ClearCourse
Project Name/Number: ClearCourse/P5433 07/09

This endorsement will be added to existing contracts and attached to any new contracts issued. The current Contract language reserves our right to suspend the Contract upon the occurrence of a Contract suspension event. The intention of this endorsement is to clarify our intent, which is to allow the flexibility to withhold Contract suspension for a specified period of time subject to the continuation of suspension events or immediately proceed with Contract suspension.

If there are any questions, please contact me using the information provided below.

Sincerely,

Brenda Bond
Contract Analyst
email: brenda.bond@genworth.com
Phone: (804) 922-5133
Fax: (804) 289-6825

Company and Contact

Filing Contact Information

Brenda Bond, Contract Analyst brenda.bond@genworth.com
6610 W Broad Street 804-922-5133 [Phone]
RI&I - 3rd Floor 804-281-6916 [FAX]
Richmond, VA 23230

Filing Company Information

Genworth Life and Annuity Insurance Company CoCode: 65536 State of Domicile: Virginia
6620 W Broad Street Group Code: 350 Company Type: LifeHealth &
Annuity
Richmond, VA 23230 Group Name: State ID Number:
(804) 281-6600 ext. [Phone] FEIN Number: 54-0283385

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No

SERFF Tracking Number: GEFA-126227275 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 42966
Company Tracking Number: P5433 07/09
TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium
Product Name: ClearCourse
Project Name/Number: ClearCourse/P5433 07/09
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life and Annuity Insurance Company	\$20.00	07/14/2009	29176830

SERFF Tracking Number:	GEFA-126227275	State:	Arkansas
Filing Company:	Genworth Life and Annuity Insurance Company	State Tracking Number:	42966
Company Tracking Number:	P5433 07/09		
TOI:	A03G Group Annuities - Deferred Variable	Sub-TOI:	A03G.002 Flexible Premium
Product Name:	ClearCourse		
Project Name/Number:	ClearCourse/P5433 07/09		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/22/2009	07/22/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Approval Date of Underlying Contract	Note To Reviewer	Brenda Bond	07/14/2009	07/14/2009

SERFF Tracking Number: *GEFA-126227275* *State:* *Arkansas*
Filing Company: *Genworth Life and Annuity Insurance Company* *State Tracking Number:* *42966*
Company Tracking Number: *P5433 07/09*
TOI: *A03G Group Annuities - Deferred Variable* *Sub-TOI:* *A03G.002 Flexible Premium*
Product Name: *ClearCourse*
Project Name/Number: *ClearCourse/P5433 07/09*

Disposition

Disposition Date: 07/22/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GEFA-126227275 State: Arkansas

Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 42966

Company Tracking Number: P5433 07/09

TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium

Product Name: ClearCourse

Project Name/Number: ClearCourse/P5433 07/09

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Filing Fee		Yes
Supporting Document	Variability		Yes
Form	Contract Suspension and Termination		Yes
	Endorsement		

SERFF Tracking Number: *GEFA-126227275* *State:* *Arkansas*
Filing Company: *Genworth Life and Annuity Insurance Company* *State Tracking Number:* *42966*
Company Tracking Number: *P5433 07/09*
TOI: *A03G Group Annuities - Deferred Variable* *Sub-TOI:* *A03G.002 Flexible Premium*
Product Name: *ClearCourse*
Project Name/Number: *ClearCourse/P5433 07/09*

Note To Reviewer

Created By:

Brenda Bond on 07/14/2009 09:18 AM

Last Edited By:

Linda Bird

Submitted On:

07/22/2009 11:50 AM

Subject:

Approval Date of Underlying Contract

Comments:

The approval date of MP7164 2/06 was not included in the filing description. That date is 07/28/06.

SERFF Tracking Number: GEFA-126227275 State: Arkansas

Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 42966

Company Tracking Number: P5433 07/09

TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium

Product Name: ClearCourse

Project Name/Number: ClearCourse/P5433 07/09

Form Schedule

Lead Form Number: P5433 07/09

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	P5433 07/09	Policy/Cont Contract Suspension Initial ract/Fratern and Termination al Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider			50.000	P5433_0709. pdf

GENWORTH LIFE AND ANNUITY INSURANCE COMPANY
CONTRACT SUSPENSION AND TERMINATION ENDORSEMENT

This endorsement is attached to and made a part of Contract [GVXXXXXXX].

The Contract Suspension and Termination provision under the General Provisions section is amended by deleting the fourth paragraph in its entirety and replacing it with the following:

Contract Suspension and Termination

We will provide written notification ("suspension notification") to the Contract Owner whenever a Contract suspension event has occurred.

Upon the occurrence of a Contract suspension event, we reserve the right to either:

- (1) withhold Contract suspension for a specified period of time, and subject to the continuation of suspension events; or
- (2) immediately proceed with Contract suspension.

Should we withhold Contract suspension, we will notify the Contract Owner in the suspension notification that we are exercising our right to withhold suspension, and will identify the specific period for the suspension withholding.

Should we proceed immediately with Contract suspension, we will specify in the suspension notification that we intend to suspend the Contract within [30] days of mailing the suspension notification. The suspension will not take effect if the cause of suspension is cured in a manner acceptable to us prior to the intended suspension date. Upon Contract suspension, Purchase Payments will not be accepted.

In issuing a suspension notification, we do not waive our right to suspend the Contract on a prospective basis.

Should there be any conflict between the Contract and this endorsement, this endorsement shall prevail.

For Genworth Life and Annuity Insurance Company,

[

Pamela S. Schutz]
President

SERFF Tracking Number: GEFA-126227275 State: Arkansas
Filing Company: Genworth Life and Annuity Insurance Company State Tracking Number: 42966
Company Tracking Number: P5433 07/09
TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium
Product Name: ClearCourse
Project Name/Number: ClearCourse/P5433 07/09

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachments: ARcomp.pdf FLESCH P5433.pdf		
Bypassed - Item: Application Bypass Reason: Not required with this endorsement filing. Comments:		
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: Not required with this endorsement filing. Comments:		
Satisfied - Item: Filing Fee Comments: Attachment: ARfee.pdf		
Satisfied - Item: Variability Comments: Attachment:		

<i>SERFF Tracking Number:</i>	<i>GEFA-126227275</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life and Annuity Insurance Company</i>	<i>State Tracking Number:</i>	<i>42966</i>
<i>Company Tracking Number:</i>	<i>P5433 07/09</i>		
<i>TOI:</i>	<i>A03G Group Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>ClearCourse</i>		
<i>Project Name/Number:</i>	<i>ClearCourse/P5433 07/09</i>		

SOV.pdf

ARKANSAS CERTIFICATION

P5433 07/09, Contract Suspension and Termination Endorsement

The Company certifies that we will maintain compliance with Rule and Regulation 19 (Unfair Sex Discrimination).

The Company certifies that we will maintain compliance with Rule and Regulation 49 (Life and Health Guaranty Association Notices).

The Company certifies that we will maintain compliance with requirements on Consumer Information Notices.

A Flesch score readability certification has been included.

For Genworth Life and Annuity Insurance Company

A handwritten signature in cursive script, reading "Paul Loveland". The signature is written in dark ink and is positioned above a horizontal line.

Paul Loveland
Vice President Product Compliance

**GENWORTH LIFE AND ANNUITY INSURANCE COMPANY
FLESCH SCORE CERTIFICATION**

We certify that to the best of our knowledge and belief, the Flesch Score of the below referenced form meet any readability requirements in effect in your state. The combined Flesch Score for the following form is:

FORM NUMBER

P5433 07/09
when scored with MP7174 2/06

FLESCH SCORE

50

For Genworth Life and Annuity Insurance Company,



ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT

Company Name: Genworth Life and Annuity Insurance Company

Company NAIC Code: Group 350, Company 65536

Company Contact Person&Telephone #: Brenda Bond (804) 922-5133

* INSURANCE DEPARTMENT USE ONLY *

* * *

* ANALYST: _____ AMOUNT: _____ ROUTE SLIP: _____ *

ALL FEES ARE PER EACH INSURER. PER ANNUAL STATEMENT LINE OF
BUSINESS UNLESS OTHERWISE INDICATED.

FEE SCHEDULE FOR ADMITTED INSURERS

RATE/FORM FILINGS

Life and/or Disability policy form filing _____ X \$ 50=
and review, per each policy, contract, annuity
form, per each insurer, per each filing. **Retaliatory

Life and/or Disability - Filing and review of _____ X \$ 50=
each rate filing or loss ratio guarantee filing,
per each insurer. **Retaliatory

Life and/or Disability Policy, Contract or
Annuity Forms: Filing and review of each
certificate, rider, endorsement or application
if each is filed separately from the basic form. 1 X \$20= \$20
**Retaliatory

Life and/or Disability: Filing and review of _____ X \$ 25=
Insurer's advertisements, per advertisement, per
each insurer. **Retaliatory

AMEND CERTIFICATE OF AUTHORITY

Review and processing of information to amend an
Insurer's Certificate of Authority. * _____ X \$400=

Filing to amend Certificate of Authority. *** _____ X \$100=

CERTIFICATION OF VARIABILITY
July 13, 2009

RE: P5433 07/09, Contract Suspension and Termination Endorsement

Bracketing will indicate the Company may concurrently make multiple versions of the same form number available using different values within the range provided. We certify that the ranges for bracketed items will be as follows:

Contract

Underlying issued contract number will appear.

Number of Days

Contract suspension: within 30 – 90 days.

Officer Signature

We have bracketed the name and signature as this information may change due to leadership changes.

None of these items will be bracketed upon issuance of the contract to the owner. We hereby certify that any change will be done so in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

For Genworth Life and Annuity Insurance Company,



Paul Loveland
Vice President, Product Compliance